

## **EXHIBIT 3**

**Supplemental Information:**

Pursuant to Federal Rule of Civil Procedure 26: Disclosure of expert testimony, the following is submitted:

**1. Expert Witness:**

Thomas A. Tarter  
Managing Director  
The Andela Consulting Group, Inc.  
16311 Ventura Boulevard, Suite 1060  
Sherman Oaks, CA 91436  
818-380-3102

**2. Data and information considered by the expert witness in formulating his opinions:**

Please refer to the Qualifications, Documents Reviewed and Footnotes contained in this Report.

**3. Statement of all opinions to be expressed and the basis and reasons therefore:**

Please refer to this Report. Publications – I have none in the past 10 years.

**4. Compensation:**

\$275.00 per hour for litigation consulting, report preparation and travel time.

\$395.00 per hour for testimony at deposition or trial.

No minimums.

No contingencies.

**5. List of cases, since 2006, this expert witness has testified at trial, deposition, mediation or arbitration is as follows:**

1. Morvant vs Eastern Savings Bank, et al, Salt Lake City, UT. Depo 11/14;
2. Raima vs Wells Fargo Bank, et al., Los Angeles, CA, Arb, 10/14;
3. In re Laube, et al., Woodland Hills, CA, Trial, 10/14;
4. Linza vs PHH Mortgage, et al, Marysville, CA, Trial 07/14;
5. Corona, et al vs Heritage Oaks Bank, et al., Santa Barbara, CA, Depo 07/14; Trial 08/14;
6. Capil vs Mega Life, et al., San Jose, CA, Depo 06/14;
7. In re AJK Gadsen vs Sovereign Bank, et al, Woodland Hills, CA, Depo 05/14; Trial 06/14;

8. Carrillo vs Chase, et al, Riverside, CA, Depo 04/14;
9. UGS vs Pacific Shores, San Jose, CA, Depo, 04/14;
10. In re Fox, Santa Ana, CA, Trial 01/14;
11. Squatrito vs CSS, Chatsworth, CA, Trial 01/14;
12. In re Gonzalez, Santa Barbara, CA, Trial 12/13;
13. LWL Investments, LLC vs Universal Bank, et al., Los Angeles, CA, Depo 11/13;
14. Indymac Ventures, LLC vs Anyia, et al., Los Angeles, CA, Depo 10/13; Arb 10/13;
15. Peters vs Discover, et al., Los Angeles, CA, Depo 9/13;
16. In re Kerr, et al, San Diego, CA, Trial 06/13;
17. In re Bacino, FDIC, as Receiver for La Jolla Bank vs Birger Greg Bacino, San Diego, CA, Trial 06/13;
18. Laurelwood Group, LLC vs. East West Bank, et al., Los Angeles, CA, Depo 05/13;
19. Verdiyan vs Capital One, et al, San Francisco, CA, Depo 04/13;
20. In re: Ortega, Santa Barbara, CA, Trial, 3/13;
21. Bacarti vs JPMorgan Chase, et al, Los Angeles, CA, Depo 3/13;
22. Kim vs JPMorgan Chase, et al, Los Angeles, CA, Depo 3/13;
23. Chang and Wong vs. Hanmi Bank, et al., San Jose, CA, Depo 2/13;
24. Downs, et al vs. Wells Fargo Home Loan, et al., Reno, Nevada, NV, Depo 1/13;
25. Gaudie vs Countrywide, et al., Chicago, IL, Depo 12/12;
26. Evans – Trope, et al, Los Angeles, CA, Depo 11/12'
27. Khazra vs Shayan, Los Angeles, CA, Trial 10/12;
28. FDIC as Receiver for Union Bank, N.A. vs Prudential, et al., Phoenix, AZ, Depo 8/12;

29. FDIC as Receiver for La Jolla Bank vs O'Connor, et al., San Diego, CA, Depo 7/12;
30. The Preserve, LLC vs Point Center, et al., Santa Ana, CA, Depo 06/12;
31. Valencia Dodge vs Mikaelyan, Chatsworth, CA, Depo 04/12;
32. In re: Krishan, LLC, San Jose, CA, Trial 04/12;
33. Shoreline vs. Union Bank of California, Los Angeles, CA, Depo 04/12;
34. Utah First Federal Credit Union vs. Federal Insurance, et al., Salt Lake City, UT, Depo 02/12;
35. Lopez, et al., vs. Wells Fargo Bank, et al., Los Angeles, CA, Depo 02/12;
36. Anderson vs. Chase, et al., San Diego, CA, Depo 01/12;
37. United States vs. Sutherland, et al., Las Vegas, NV, Trial 01/12;
38. Dillon vs. Chase, et al, Charleston, WV, Depo, 12/11; Trial 02/12;
39. Triano vs. Summit Bank, et al, Oakland, CA, Depo 11/11;
40. White vs. Wells Fargo Bank, Santa Ana, CA, Depo 11/11;
41. Oxford Street Properties, LLC vs. Lance Robbins, et al, Depo 10/11;
42. Mueller vs Wells Fargo Bank, San Francisco, CA, Trial 09/11;
43. Amezcua, et al vs. East West Bank, San Jose, CA, Depo 08/11; 09/11;
44. In re: The Preserve, LLC, Los Angeles, CA, Depo 08/11; Trial 08/11 and 10/11;
45. Kim, et al vs.Kearney, CCU, et al, Las Vegas, NV, Depo 07/11;
46. Jacob vs. SDG&E, San Diego, CA, Mediation, 06/11;
47. TomatoBank vs East West Bank, Los Angeles, CA, Depo 07/11;
48. Held vs. Gilmore Bank, Santa Ana, CA, Depo ,06/11; Trial 07/11;
49. Trapasso and Justice vs Romero, et al, Stockton, CA, 05/11;
50. In re: Pacific Allied, Los Angeles, CA, Trial 03/11

51. OPrice vs Eller, et al. Riverside, CA, Trial 03/11
52. John Doe vs Church of Latter Day Saints, et al; Los Angeles, CA, Depo 02/11
53. Empire Merchandizing vs. Bank Rhode Island, Providence, Rhode Island, Depo 02/11; Trial 02/11.
54. United States of America vs. 718 West Wilson, et al, San Diego, CA, Depo 01/11
55. Dufour vs. Informative Research, et al, Garden Grove, CA, Depo 01/11
56. Amex vs Alexander Max, et al, Rockville, MD, Depo 10/10
57. Umpqua Bank vs Larmont, et al, Sacramento, CA, Depo 10/10
58. In Re: Mammoth Arrowhead 1, LLC, Phoenix, AZ, Trial 09/10
59. D. Alexander vs Anderson, et al, Los Angeles, CA, Depo 08/10
60. In re: Quarry Pond, LLC, et al, San Francisco, CA, Trial 06/1
61. Abdi vs Mulhearn, et al, Los Angeles, CA, Arb 06/10
62. Lovett vs Citibank, et al, Los Angeles, CA, Depo 05/10; Trial 10/10
63. Charon Solutions, Inc. vs Jensen, et al, Los Angeles, CA, Depo 05/10
64. Faye Estates, LLC vs Eastern Savings Bank, Los Angeles, CA, Depo 04/10
65. Zey vs Dyck-O'Neal, et al, St. Louis, MO, Depo 04/10
66. In re: Mendoza, et al, Santa Rosa, CA., Trial 04/10
67. In re: Bacchus, et al, Santa Ana, CA, Depo 02/10; Trial 02/10
68. Matthews vs Chase, et al, Jacksonville, FL, Depo 02/10
69. DeWitt vs Monterey Insurance, et al., San Diego, CA, Depo 02/10; Trial 04/10.
70. In re: Bacchus, Santa Ana, CA, Trial 03/10.
71. Matthews vs Chase, Fairbanks Capital Corporation, et al. Jacksonville, FL, Depo 02/10
72. Garcia vs Triton Acceptance, Los Angeles, CA, Depo 12/09; Trial 12/09

73. CNA, et al vs Lloyds, et al, Chicago, CA, Depo 11/09
74. Hickerson vs Financial Freedom, et al, Ventura, CA Depo 11/09; Trial 09/11;
75. Perry vs Mega Life, et al., Phoenix, AZ, Depo 11/09
76. In re: McBride's RV Storage, LLC., Riverside, CA, Depo 10/09; Trial 10/09
77. Cartwright vs CMI, WSFS, Experian, et al. Los Angeles, CA, Depo 09/09; 10/09; 12/09
78. Miller, et al vs. Norton Financial, Greer, Safe Harbor Financial, et al. San Diego, CA, Depo 09/09
79. Petty vs Petty, Jackson, CA, Trial 08/09
80. Marcus vs Vorspan, et al, Los Angeles, CA, Depo 07/09; Arb 08/09
81. Hwang vs Fang Fashion, et al, Los Angeles, CA, Depo 06/09
82. Elie vs Smith, San Mateo, CA, Depo 06/09
83. In re Waterstone, LLC, et al, Reno, NV, Trial 06/09
84. Heil Construction, Inc., vs Security Pacific Bank, et al., Bakersfield, CA, 05/09
85. UJV, et al vs Lewis, Jennings, Ross, et al. Grand Rapids, MI, Depo 02/08; Trial 04/09
86. Blackburn vs. Duckor, et al, San Diego, CA, Dep 03/09; Arb 03/09
87. Holly Young vs Bigelow, Los Angeles, CA Depo 03/09; Trial 05/09
88. Levenson vs WaMu, et al., Los Angeles, CA, Depo 01/09
89. Drury - Countrywide, et al., Tampa, FL, Depo 10/08
90. Karen Cappuccio vs Countrywide, et al, Philadelphia, PA, Trial 09/08
91. Mark Anderson vs WaMu, et al, San Diego, CA, Depo 09/08
92. Ellis vs PHEAA, KeyBank, et al, Los Angeles, CA, Depo 07/08
93. Quinn vs Cherry Lane Auto, et al, Spokane, WA, Trial 06/08
94. In re I-5 Social Services Corporation, Debtor, Fresno, CA, Depo 05/08

95. Walsh et al vs Bank of Petaluma, et al, Santa Clara, CA, Depo 04/08; Trial 09/08
96. Gorman vs HSBC, Experian, et al, New York, NY, Depo 04/08
97. Shokatz vs Better Business Financial Services, Kelly Lucas & Pacifico LLP, et al, Milwaukee, WI, Depo 03/08
98. Austin vs HSBC, et al, San Diego, CA, Depo 03/08
99. Melton vs Friend, et al, Santa Ana, CA, Depo 01/08
100. QES vs West Coast Bank, et al, Portland OR, Trial 01/08
101. Michigan First Credit Union vs CUMIS, et al, Detroit MI, Depo 12/07; Trial 01/09
102. Ligon vs Chase, et al, Dallas, TX, Depo 11/07
103. Williams vs. AutoNation, Los Angels, CA, Depo 11/07; Trial 12/07
104. Weldon vs. Launch Marketing Concepts, Inc., Los Angeles, CA, Depo 11/07; Arbitration 12/07
105. Arnold vs LNR, Los Angeles, CA, Depo 10/07
106. Squirty's Collision, et al vs Finishmaster, et al, Depo 09/07; Trial 09/07
107. Casey vs US Bank, et al, Santa Ana, CA, Depo 09/07; Trial 10/07
108. Nardelli vs MetLife, et al, Phoenix, CA, Depo 09/07; 08/08; Trial 03/09
109. Cha, et al vs WFB, et al, Los Angeles, CA, Depo 08/07; Trial 09/07
110. Ho, et al vs Wells Fargo Bank, et al, Los Angeles, CA, Depo 08/07; Trial 08/08
111. Ott vs Markley Group, et al, Los Angeles, CA, Depo 06/07
112. Hayden vs. Hayden, Los Angeles, CA Arbitration 05/07
113. Nelson vs. Arrow Financial Services, et al, Los Angeles, CA, Depo 04/07; Trial 05/07
114. Foppiano vs. Union Bank of California, Sacramento, CA, Depo 04/07

115. Board of Health Dept vs Virginia Jefferies, et al, Mansfield, OH, Depo  
04/07

116. DeLuna vs Bank America, Los Angeles, CA, Depo 12/06; Trial 06/07

117. Pertiera vs Bank America, Los Angeles, CA, Depo 12/06

118. United States vs. Flores, Los Angeles, CA, Trial 12/06

119. Lehman vs Net Bank, et al, Indianapolis, In, Depo 12/06

120. Kay vs. Washington Mutual, et al., Sacramento, CA, Depo 09/06

121. Loudd vs. Weston, Conseco, GreenTree, et al., Los Angeles, CA, Trial  
09/06

122. Associated Bank, et al vs Brady Martz, Minneapolis, MN, Dep 0906

123. Satey vs Chase Manhattan Bank, et al, Los Angeles, CA, Dep 08/06

124. 1124 Marylin Drive Development, LLC vs Elyaszadeh, Los Angeles, CA,  
Dep 04/06; Trial 07/06

125. Paradigm Industries, Inc. vs Yang, Wells Fargo Bank, et al., Los Angeles,  
CA, Dep 03/06; trial 04/06

126. Bank of America vs Mark Guzy, et al, San Francisco, CA, Dep 03/06

127. First State Bank of Taos, et al. vs Close, Albuquerque, NM, Dep 02/06

128. Neumann, et al. vs. Friedland, et al, San Jose, CA, Dep 02/06

129. Babijian, et al vs Union Bank of California, Los Angeles, CA, Dep 01/06

130. Bistro Executive, Inc., et al, vs Rewards Network, Inc., et al, Dep 01/06

131. Lu, et al, Los Angeles, CA, Arbitration, 11/05

132. Fisher vs Wells Fargo Home Mortgage, et al, Los Angeles, CA Dep 11/05,  
Trial 04/07

The aforementioned list may be supplemented in the event that a matter(s) was inadvertently omitted. Dates have been estimated to the best of my recollection.

6. Statement of Qualifications:

Curriculum Vitae of Thomas A. Tarter attached as Exhibit A